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TO:	United States Patent and Trademark Office		
NAME:	Examiner Gerald J. O'Conner	DATE & TIME:	September 10, 2004
PAGES TO FOLLOW:	42		
FAX NUMBER: 703-872-9306			

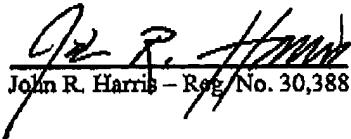
FROM:	Morris, Manning & Martin, LLP	CHARGE TO:		
NAME:	John R. Harris	CLIENT/MATTER:	10161-28700	
PHONE:	(404) 233-7000	CONFIRMATION TIME:		
		HR	MIN	SEC

THIRD AMENDMENT

Serial No. 09/473,383
 Applicant: Morea et al.
 Filed: December 28, 1999
 Group Art Unit: 3627
 Confirmation No.: 9919

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being transmitted to the U.S. Patent and Trademark Office by facsimile to number (703) 872-9306, on September 10, 2004.


 John R. Harris - Reg. No. 30,388

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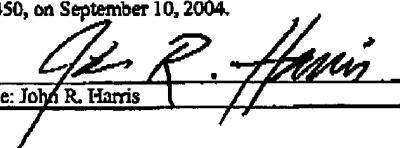
SEP 10 2004

Applicant:	Morea <i>et al.</i>	Examiner:	O'Connor, Gerald J.
Serial No.:	09/473,383	Group Art Unit:	3627
Filing Date:	December 28, 1999	Docket:	10161-28700
		Confirmation No.:	9919

Title: **MERCHANT ACCOUNT ACTIVATION SYSTEM**

CERTIFICATE UNDER 37 CFR 1.8:

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Name: John R. Harris

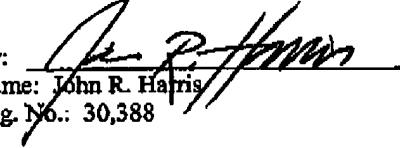
Mail Stop Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

We are transmitting herewith the attached:

- Transmittal Sheet containing Certificate of Mailing/Facsimile (1 page)
- Third Amendment (29 pages)
- Exhibit A (Copy of Assignment to First Data Corporation and owner of cited reference – 8 pages)
- Patent Application Fee Determination Record (1 page)
- Fee Transmittal for FY 2003 (1 page)
- Form PTO-2038 authorizing payment in the amount of \$280.00 for 6 additional total claims and 2 additional independent claims (1 page)

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PATENTS

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SERIAL NO. 09/473,383

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:	DOMINIC J. MOREA, ET AL.)	Group No.	3627
)		
Serial No.:	09/473,383)	Examiner:	O'Connor, Gerald J.
)		
Filing Date:	DECEMBER 28, 1999)	Conf. No.	9919
)		
Entitled:	MERCHANT ACCOUNT ACTIVATION SYSTEM)	Docket No.:	10161-28700
				09/13/2004 BABRAHA1 00000035 09473383
				01 FC:1202 108.00 OP
				02 FD:1201 172.00 OP

THIRD AMENDMENT

Mail Stop Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

September 10, 2004

Dear Sir:

Responsive to the Office Action mailed June 11, 2004, please amend the application as follows and consider the appended remarks:

This amendment is submitted in compliance with 37 C.F.R. § 1.121 and contains the following separate sections that start on a separate sheet: Introductory Comments, Amendments to the Claims, Remarks, and Exhibit A (copy of Assignment to First Data Corporation, also owner of cited *Zirkel* reference).

Introductory Remarks begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims that begins on page 3 of this paper.

Remarks/Arguments begin on page 18 of this paper.

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John R. Harris - Reg. No. 30,388

PATENTS
SERIAL NO. 09/473,383

INTRODUCTORY REMARKS

This amendment is in response to the Office Action mailed June 11, 2004.

Claims 1-15, 17-20, 22-24, and 26-46 are pending in this application, prior to this amendment. Claims 15, 20, and 24 have been amended. New claims 47-52 are added.